Community College Fee Waiver

The California Community College Board of Governors' Enrollment Fee Waiver, or BOG Fee Waiver, will waive your enrollment fee, regardless of any fee increase, if you're a California resident and meet one of the following criteria:

- you're eligible for any type of needbased financial aid; or
- you receive CalWORKS/TANF, SSI/SSP or General Assistance payments or, if you're a dependent student, a parent receives this assistance; or
- your (and your spouse's) total income, or your parents' total income for 2003, if you're a dependent student, was within the following income standards:

Family Income Standards for 2004-05

Number in household (including yourself)		Total family income 2003*		
	1	\$13,470		
	2	\$18,180		
	3	\$22,890		
	4	\$27,600		

*Add \$4,710 for each additional dependent.

These standards are for the 2004-05 academic year and are to be used to determine BOGFW-B eligibility effective July 1, 2004.

Special Classifications for BOG Fee Waiver

 Certain military dependents and/or recipients of the Congressional Medal of Honor, or dependents of September 11, 2001, victims, may also be eligible for a BOG Fee Waiver. Contact your school for more information.

Cal Grant Eligibility

To be eligible for a Cal Grant, you must:

- be a U.S. citizen or eligible noncitizen
- be a California resident
- not already have earned a bachelor's or professional degree
- attend a qualifying California college
- have family income and assets below the ceilings (home equity isn't counted)
- be enrolled at least half time
- have registered with U.S. Selective Service, if required to do so

Apply now. It's easy and it's free.



The mission of the California Student Aid Commission is making education beyond high school financially accessible to **all** Californians.

California Student Aid Commission
P.O. Box 419027
Rancho Cordova, CA 95741-9027

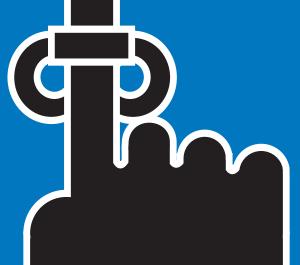
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Remember to apply

Money for College...

Don't miss this opportunity!

See your financial aid office for forms and details.



How can I pay for community college?

A college education is more important than ever today, yet paying for college is a challenge. If you need help with college costs, there's good news—federal and state financial aid is available. And applying for financial aid is free!

To apply for most financial aid you'll need to complete the Free Application for Federal Student Aid (or FAFSA). You can apply electronically (www.fafsa.ed.gov) or you can pick up a FAFSA at your school's financial aid office. To receive the most grant aid, apply right away.

What kinds of financial aid are available?

There are a few basic types of aid: grants, which don't have to be repaid; scholarships and job opportunities; and loans, which must be repaid. Even if you get a Board of Governor's Grant Fee Waiver (BOGFW) or assistance from Extended Opportunity Program and Services (EOPS), there is other aid available.

Federal Pell Grants of up to \$4,050 are awarded to all qualified undergraduates with financial need and they don't have to be repaid. They can be used for tuition, fees and living expenses, even at schools with low fees, such as community colleges. Part-time students also may receive a grant. When you file the FAFSA, you're automatically considered for a Pell Grant.

You might qualify for other federal student aid, including:

Federal Supplemental Educational Opportunity Grants, up to \$4,000 per year, are for undergraduates with exceptional financial need, with priority to Pell Grant recipients.

Federal Perkins Loans, with the low repayment interest rate of 5 percent, are for undergraduate and graduate students with exceptional financial need.

Work Study provides part-time jobs for undergraduate and graduate students.

Federal Stafford Loans are for eligible undergraduate, graduate, vocational and professional students. The interest rate varies each year.

In California, the FAFSA is the first step in applying for:

Cal Grant Entitlement and Competitive awards

Child Development Teacher Grants of up to \$2,000 assist college students who plan to teach or supervise at a licensed children's center.

Law Enforcement Personnel Dependents Grants benefit dependents and spouses of California peace officers, correctional officers, and firefighters who were killed or totally disabled in the line of duty.

Institutional Aid, or special aid from the college you will be attending.

When you file the FAFSA, you're automatically considered for a Pell Grant.

What is a Cal Grant and how can I use it for community college expenses?

Cal Grants are for California residents who demonstrate financial need, meet the program and academic requirements, and apply on time. Cal Grants A, B and C are for students who are pursuing an undergraduate degree, or occupational and career training. It is important that you apply on time and accurately for the limited numbers of grants available. At a community college you can use your Cal Grant for books and living expenses.

How do I apply for a Cal Grant?

You may apply for a Cal Grant by filing the FAFSA and a verified Grade Point Average (GPA) by the March 2 and September 2 deadlines. The electronic FAFSA application is available at www.fafsa.ed.gov; ask your financial aid advisor to verify your GPA.

How do I get more information?

You high school counselor or college financial aid administrator is your main source of further information, or you can:

- Call 1-800-4FED-AID (that's 800-433-3243)
- Call the California Student Aid Commission toll free at 1888-CA-GRANT (that's 888-224-7268) for more on Cal Grant awards and other California state student aid programs.
- E-mail the Commission's customer service staff at: custsvcs@csac.ca.gov
- Write to the Commission at: California Student Aid Commission P.O. Box 419027 Rancho Cordova, CA 95741-9027.

Helpful Web sites to visit:

- FAFSA on the Web will walk
 you through completing the
 FAFSA and then you can submit
 it electronically to the federal
 processor: www.fafsa.ed.gov
- For additional help in completing the FAFSA: www.ed.gov/studentaid
- FinAid- The Smart Student Guide to Financial Aid: www.finaid.org
- California Student Aid Commission for information on California financial aid programs: www.csac.ca.gov or calgrants.org

